

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In Re:	KENDALL SMITH O'BRIEN	§	Case No.: 06-13546
	KIMBERLY JEAN OBRIEN	§	
		§	
		§	
		§	
		§	
Debtor(s)		§	

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/20/2006.
- 2) This case was confirmed on 12/20/2006.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 12/20/2006, 05/12/2010, 07/07/2010.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 03/03/2010, 06/15/2010, 10/18/2011.
- 5) The case was completed on 05/09/2012.
- 6) Number of months from filing to the last payment: 67
- 7) Number of months case was pending: 72
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 44,590.00
- 10) Amount of unsecured claims discharged without payment \$ 30,910.00
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 238,595.64
Less amount refunded to debtor	\$ 1,159.17
<b>NET RECEIPTS</b>	<b>\$ 237,436.47</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ .00
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 16,038.18
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** **\$ 16,038.18**

Attorney fees paid and disclosed by debtor **\$ 3,000.00**

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
NISSAN MOTOR ACCEPTA	SECURED	18,350.00	21,120.27	21,120.27	21,120.27	2,418.68
NISSAN MOTOR ACCEPTA	UNSECURED	5,250.00	NA	NA	.00	.00
REGIONS BANK	SECURED	275,765.00	.00	.00	138,834.07	.00
REGIONS BANK	SECURED	45,500.00	48,333.94	48,583.94	48,583.94	.00
FISHER & SHAPIRO	OTHER	NA	NA	NA	.00	.00
UNION PLANTERS	OTHER	.00	NA	NA	.00	.00
INTERNAL REVENUE SER	PRIORITY	700.00	1,277.93	1,277.93	1,277.93	.00
INTERNAL REVENUE SER	PRIORITY	600.00	NA	NA	.00	.00
ALPHA R LLC	UNSECURED	3,350.00	NA	NA	.00	.00
VATIV RECOVERY SOLUT	UNSECURED	600.00	590.48	590.48	590.48	.00
PALISADES COLLECTION	OTHER	.00	NA	NA	.00	.00
AUTO ONE ACCEPTANCE	UNSECURED	5,050.00	NA	NA	.00	.00
CITIFINANCIAL AUTO	UNSECURED	.00	4,649.59	4,649.59	4,649.59	.00
CITIFINANCIAL AUTO	OTHER	.00	NA	NA	.00	.00
CAPITAL ONE	UNSECURED	1,350.00	1,445.07	1,445.07	1,445.07	.00
CAPITAL ONE SERVICES	OTHER	.00	NA	NA	.00	.00
CAPITAL ONE	UNSECURED	600.00	NA	NA	.00	.00
CHASE BANK USA	UNSECURED	550.00	NA	NA	.00	.00
FIRST NORTH AMERICAN	OTHER	.00	NA	NA	.00	.00
S & P CAPITAL INVEST	OTHER	.00	NA	NA	.00	.00
DOMINOS PALM SPRINGS	UNSECURED	60.00	NA	NA	.00	.00
FLEET CREDIT CARD SE	UNSECURED	1,450.00	NA	NA	.00	.00
FIRST NORTH AMERICAN	OTHER	.00	NA	NA	.00	.00

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
VATIV RECOVERY SOLUT	UNSECURED	550.00	523.25	523.25	523.25	.00
HOUSEHOLD CREDIT SER	UNSECURED	1,250.00	NA	NA	.00	.00
HSBC NV	UNSECURED	1,250.00	NA	NA	.00	.00
HOUSEHOLD RETAIL SER	UNSECURED	3,600.00	NA	NA	.00	.00
JC PENNEY	UNSECURED	450.00	NA	NA	.00	.00
LEVITZ	UNSECURED	1,100.00	NA	NA	.00	.00
JONES DAY	OTHER	.00	NA	NA	.00	.00
RESURGENT CAPITAL SE	UNSECURED	600.00	588.45	588.45	588.45	.00
LVNV FUNDING	OTHER	.00	NA	NA	.00	.00
MONTGOMERY WARD	OTHER	.00	NA	NA	.00	.00
OAK LAWN MRI & IMAGI	UNSECURED	550.00	NA	NA	.00	.00
ACCOUNT RECEIVABLE M	OTHER	.00	NA	NA	.00	.00
OSI COLLECTION SVCS	UNSECURED	550.00	NA	NA	.00	.00
PRIME CARE OF DESERT	UNSECURED	300.00	NA	NA	.00	.00
J J MACINTYRE CO	OTHER	.00	NA	NA	.00	.00
PROVIDIAN NATIONAL B	UNSECURED	3,200.00	NA	NA	.00	.00
AT & T BANKRUPTCY	UNSECURED	1,450.00	NA	NA	.00	.00
NCO FINANCIAL	OTHER	.00	NA	NA	.00	.00
SHELL/CITI	UNSECURED	600.00	NA	NA	.00	.00
CITI SHELL	OTHER	.00	NA	NA	.00	.00
TARGET	UNSECURED	300.00	NA	NA	.00	.00
TARGET NATIONAL BANK	OTHER	.00	NA	NA	.00	.00
WASHINGTON MUTUAL	OTHER	.00	NA	NA	.00	.00
ASSET ACCEPTANCE LLC	UNSECURED	NA	1,317.05	1,317.05	1,317.05	.00
INTERNAL REVENUE SER	UNSECURED	NA	49.51	49.51	49.51	.00
REGIONS MORTGAGE	OTHER	NA	NA	NA	.00	.00
BRENDA OBRIEN	OTHER	.00	NA	NA	.00	.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	138,834.07	.00
Mortgage Arrearage	48,583.94	48,583.94	.00
Debt Secured by Vehicle	21,120.27	21,120.27	2,418.68
All Other Secured	.00	.00	.00
<b>TOTAL SECURED:</b>	69,704.21	208,538.28	2,418.68
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	1,277.93	1,277.93	.00
<b>TOTAL PRIORITY:</b>	1,277.93	1,277.93	.00
<b>GENERAL UNSECURED PAYMENTS:</b>	9,163.40	9,163.40	.00

**Disbursements:**

Expenses of Administration	\$ 16,038.18	
Disbursements to Creditors	\$ 221,398.29	
<b>TOTAL DISBURSEMENTS:</b>		\$ 237,436.47

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/01/2012

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT** : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.